

In re:  
April Terese Canaan  
Debtor

Case No. 19-17704-WJ  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0973-6  
Date Rcvd: Apr 24, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2024:

Recip ID	Recipient Name and Address
db	+ April Terese Canaan, 6049 Red Spur Court, Fontana, CA 92336-4548
39842461	+ COUNTY OF SAN BERNARDINO, OFFICE OF THE TAX COLLECTOR, 268 WEST HOSPITALITY LANE 1ST FLOOR, SAN BERNARDINO CA 92415-0900
39776500	Capital One Bank (USA) NA, c/o Hunt & Henriques, 151 Bernal Road, Suite 8, City of Industry, CA 91716
39776514	+ Sona Property Management, Citrus Heights Community Associatio, P.O. Box 10, Upland, CA 91785-0010
39776515	+ Sona Property Management, 869 E. Foothill Blvd #L1, Upland, CA 91786-4011
39776517	+ Superior Court of California, County of San Bernardino, 247 West Third Street, CIVDS1833167, San Bernardino, CA 92415-0300
39776516	+ Superior Court of California, County of San Bernardino, 247 West Third Street, CIVDS1903503, San Bernardino, CA 92415-0300
39776518	+ Superior Court of California, County of San Bernardino, 247 West Third Street, San Bernardino, CA 92415-0300
39776519	+ SyncB/JCP JcPenney, PO Box 965007, Orlando, FL 32896-5007

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Apr 25 2024 04:18:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Apr 25 2024 04:18:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	^ MEBN	Apr 25 2024 00:22:24	LAKEVIEW LOAN SERVICING, LLC, M & T Bank, P.O. Box 840, Buffalo, NY 14240-0840
cr	+ Email/Text: bknotice@mccarthyholthus.com	Apr 25 2024 00:31:00	Lakeview Loan Servicing, LLC, c/o McCarthy & Holthus, LLP, 411 Ivy Street, San Diego, CA 92101-2108
39776499	+ EDI: ATTWIREBK.COM	Apr 25 2024 04:17:00	AT&T, 4331 Communications Drive, Floor 4W, Dallas, TX 75211-1300
39949120	+ EDI: CINGMIDLAND.COM	Apr 25 2024 04:18:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
39929034	EDI: Q3GTBI	Apr 25 2024 04:17:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland WA 98083-0788
39792950	EDI: CAPITALONE.COM	Apr 25 2024 04:17:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
39926127	Email/PDF: bncnotices@becket-lee.com	Apr 25 2024 00:34:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
39776502	+ EDI: WFNNB.COM	Apr 25 2024 04:17:00	Comenity Bank/ Victoria Secret, PO Box 182789,

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			Columbus, OH 43218-2789
39776503	+ EDI: CCS.COM	Apr 25 2024 04:18:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
39776504	Email/Text: closures@collectmoore.com	Apr 25 2024 00:32:00	Discover Bank, c/o The Moore Law Group, APC, PO Box 25145, Santa Ana, CA 92799-5145
39797865	EDI: DISCOVER	Apr 25 2024 04:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
39975062	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 25 2024 00:33:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
39776505	+ EDI: IRS.COM	Apr 25 2024 04:17:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
39776501	EDI: JPMORGANCHASE	Apr 25 2024 04:17:00	Chase Card, PO Box 15298, Wilmington, DE 19850
39776506	^ MEBN	Apr 25 2024 00:21:53	Kia Motors Finance, PO Box 650805, Dallas, TX 75265-0805
39776507	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 25 2024 00:31:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
39943842	^ MEBN	Apr 25 2024 00:22:24	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
39776508	Email/Text: camanagement@mtb.com	Apr 25 2024 00:32:00	M&T Bank, PO Box 62182, Baltimore, MD 21264
39776509	Email/Text: litigationintake@metlife.com	Apr 25 2024 00:33:00	Metlife Auto an Home, PO Box 2204, Charlotte, NC 28241-2204
39776510	+ Email/Text: info@mandarichlaw.com	Apr 25 2024 00:32:00	Midland Funding LLC, c/o Mandarich Law Group, LLP, 420 N. Wabbash Avenue, Suite 400, Chicago, IL 60611-3542
39975011	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2024 00:32:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
39776511	+ EDI: NAVIENTFKASMSERV.COM	Apr 25 2024 04:18:00	Navient, 123 Justison Street, Wilmington, DE 19801-5363
39795030	Email/Text: bkyelectnotices@trelliscompany.org	Apr 25 2024 00:33:00	Navient Solutions, LLC. on behalf of, TGSLC Corporation Trellis Company, PO BOX 83100, Round Rock, TX 78683-3100
39776512	EDI: PRA.COM	Apr 25 2024 04:18:00	Portfolio Recovery Associates LLC, 120 Corporate Boulevard, Norfolk, VA 23502
39937751	EDI: PRA.COM	Apr 25 2024 04:18:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
39935470	EDI: PRA.COM	Apr 25 2024 04:18:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
39945722	EDI: PRA.COM	Apr 25 2024 04:18:00	Portfolio Recovery Associates, LLC, c/o Lenscrafters, POB 41067, Norfolk VA 23541
39941054	EDI: PRA.COM	Apr 25 2024 04:18:00	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
39941049	EDI: PRA.COM	Apr 25 2024 04:18:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
39935471	EDI: PRA.COM	Apr 25 2024 04:18:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
39776520	EDI: SYNC	Apr 25 2024 04:17:00	SYNCB/Lenscrafters, PO Box 965036, Orlando, FL 32896-5036
39776521	EDI: SYNC	Apr 25 2024 04:17:00	SYNCB/Paypalxtrasmc, PO Box 965005, Orlando, FL 32896-5005

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39776522	+ EDI: SYNC	Apr 25 2024 04:17:00	SYNCB/TJX Co, PO Box 965015, Orlando, FL 32896-5015
39776523	+ EDI: Q3GTBI	Apr 25 2024 04:17:00	The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
39776524	+ Email/Text: edbknoces@ecmc.org	Apr 25 2024 00:32:00	US Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0001

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF
cr	*	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15 LLC, PO Box 788, Kirkland, WA 98083-0788
39776513	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor April Terese Canaan bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Ciro Mestres	on behalf of Creditor Lakeview Loan Servicing LLC ciro.mestres@mccalla.com
Dane W Exnowski	on behalf of Creditor Lakeview Loan Servicing LLC dane.exnowski@mccalla.com, bk.ca@mccalla.com,mccallaecf@ecf.courtdrive.com
Dane W Exnowski	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dane.exnowski@mccalla.com, bk.ca@mccalla.com,mccallaecf@ecf.courtdrive.com
JaVonne M Phillips	on behalf of Creditor Lakeview Loan Servicing LLC bknotice@mccarthyholthus.com, jphillips@ecf.courtdrive.com
Jennifer C Wong	on behalf of Creditor Lakeview Loan Servicing LLC bknotice@mccarthyholthus.com, jwong@ecf.courtdrive.com
Jessi M White	on behalf of Creditor BUREAUS INVESTMENT GROUP PORTFOLIO NO 15 LLC bk.mail@quantum3group.com
Merdaud Jafarnia	on behalf of Creditor Lakeview Loan Servicing LLC bknotice@mccarthyholthus.com, mjafarnia@ecf.inforuptcy.com

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Nancy L Lee

on behalf of Interested Party Courtesy NEF bknotice@mccarthyholthus.com nlee@ecf.courtdrive.com

Nancy L Lee

on behalf of Creditor Lakeview Loan Servicing LLC bknotice@mccarthyholthus.com, nlee@ecf.courtdrive.com

Rod Danielson (TR)

notice-efile@rodan13.com

United States Trustee (RS)

ustpreion16.rs.ecf@usdoj.gov

Valerie Smith

on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 13

**Information to identify the case:**

Debtor 1	<u>April Terese Canaan</u>	Social Security number or ITIN	xxx-xx-5868
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 6:19-bk-17704-WJ			

**Order of Discharge – Chapter 13**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

April Terese Canaan

[include all names used by each debtor, including trade names, within the 8 years  
prior to the filing of the petition]

Debtor 1 Discharge Date: 4/24/24

**Dated:** 4/24/24

**By the court:** Wayne E. Johnson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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For more information, see page 2 >

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**